

REMARKS

This amendment is responsive to the Office Action dated December 12, 2005. Applicant has amended claims 1, 3, 46, 47, 50, 51 and 54. Claims 1, 3-4, 6-7, 16-20, 28-33 and 46-59 remain pending.

Claim Objections

In the Office Action, the Examiner objected to claims 1, 3, 46, 47, 50 and 51 for certain informalities. Applicant has amended claims 1, 3, 46, 47, 50 and 51 for purposes of clarification. Applicant thanks the Examiner for reviewing the claims in detail.

Claim Rejection Under 35 U.S.C. § 112

In the Office Action, the Examiner rejected claims 28-33 and 54-59 under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention. In particular, the Examiner asserted that the terms “information” and “additional information” in claim 54 are unclear.

Applicant has amended claim 54 for purposes of clarification. In particular, Applicant has clarified that “the information” is information for the participants. In addition, Applicant has clarified the “additional information” refers to the information for the participants. In this manner, the terms have clear antecedent basis within claim 54. Support for the amendment can be found throughout the present application, including pg. 4, ll. 20 that describes users requesting more information related to a certified merchant. Applicant submits that claims, as amended, particularly point out and distinctly claim the subject matter, as required by 35 U.S.C. 112, second paragraph.

Rejection for Obviousness-type Double Patenting:

The Examiner rejected claims 1, 3-4, 6-7, 16-20, 28-33 and 46-59 under the judicially created doctrine of obviousness-type double patenting as being unpatentable over claims 1-37 of U.S. Patent No. 6,658,394.

The Examiner provisionally rejected claims 1, 3-4, 6-7, 16-20, 28-33 and 46-59 under the judicially created doctrine of obviousness-type double patenting as being unpatentable over claims 1-99 of copending Application No. 10/643,263 and claims 1-7 of copending Application No. 10/983,774.

A Terminal Disclaimer accompanies this Amendment. The disclaimer is made to expedite issuance and is not intended as an admission that any claim of the present application is the same or an obvious variant of those of U.S. Patent No. 6,658,394, U.S. Patent Application Serial No. 10/643,263 and U.S. Patent Application Serial No. 10/983,774. This disclaimer obviates the double patenting rejection.

CONCLUSION

All claims in this application are in condition for allowance. Applicant respectfully requests reconsideration and prompt allowance of all pending claims. Please charge any additional fees or credit any overpayment to deposit account number 50-1778. The Examiner is invited to telephone the below-signed attorney to discuss this application.

Date:

By:

January 5, 2006
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